Win your share of 100 million eBucks

CAMPAIGN RULES

Date these rules were first published: 19 October 13, 2026

Date these rules were last changed: n/a

Read these Campaign rules carefully. These Campaign rules ("rules") explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any reward, these rules will apply to you, and you agree that the promoter(s) can assume that you have read and agreed to be legally bound by these Campaign rules.

Campaign Name:	**eBucks Festive Spend Competition**
Promoter(s) Name(s):	This Campaign is run by FNB a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business 1 First Place, Bank City. In these rules, we refer to the above promoter(s) as "the promoter(s)", or "us" or "we". We will refer to participants as "you".
The Campaign Offers:	1. FNB Retail, Private, Business Banking and Staff customers with an eligible FNB Debit, Fusion or Credit Card may qualify to take part in the competition, provided they have given FNB permission to send them marketing communications and meet the eligibility criteria in these Campaign Rules **2.** The Campaign consists of two separate prize offerings: eBucks Prizes and Partner Prizes. Prizes will be awarded to winners during the Campaign Period. **3. eBucks Prizes (Win your share of R10 million in eBucks).** a. A total prize pool of R10,000,000.00 (Ten Million Rand) will be available and customers can win prizes of either: • 50,000 eBucks (R5000 value) with 100 available prizes • 10,000 eBucks (R1000 value) with 1,500 available prizes • 5,000 eBucks (R500 value), 16,000 available prizes b. To qualify for entry into the eBucks Prize Draws, customers must complete a qualifying transaction using an eligible RMBPB Card during the Campaign Period. There is no minimum spend required and each qualifying transaction with a value greater than R0.00 will

	count as 1 (one) entry, subject to these Campaign Rules and any exclusions communicated by RMBPB. c. Customers will receive one additional entry when a qualifying transaction is completed at a participating eBucks Partner or RMBPB Product Partner, if that partner and transaction channel are included in the Campaign. See Appendix A for the participating partners and qualifying purchase channels, including qualifying in-store and online transactions. d. Qualifying transactions and entries will be calculated at an account level. This means that transactions made on cards linked to the same account, including cards issued to primary and secondary cardholders, will be counted together for purposes of this Campaign. e. Random draws will take place during the Campaign Period. Eligible customers will be entered automatically and do not need to register. The number of winners, draw dates and draw frequency may vary and will be determined by RMBPB before each draw, acting reasonably and in accordance with these Campaign Rules. f. RMBPB may determine reasonable eligibility criteria for each draw before that draw takes place. The criteria may vary by customer segment, qualifying card product, account type, transactional criteria, customer behaviour relevant to the Campaign, participating partner requirements or other lawful campaign requirements. g. Easy Zero customers and customers who do not have a qualifying eBucks account may still be eligible to win, provided they meet the applicable eligibility criteria. If an eBucks Prize cannot be allocated to a qualifying eBucks account, RMBPB may allocate the prize in rands or as a merchant voucher of equivalent rand value. h. eBucks or cash prizes, as applicable, will be deposited into the winning customer's qualifying eBucks account or RMBPB transactional account. The winner will be notified of the prize and its value through the RMBPB App or SMS. i. For any prizes converted to merchant vouchers, RMBPB will notify the winning customer through an RMBPB App notification or SMS and will provide the applicable voucher or coupon code in that communication. i. Vouchers, coupon codes or other rewards must be redeemed within the validity period communicated to the customer in the

message. The applicable expiry date and redemption requirements will be provided when the reward is allocated.

ii. The redemption of any voucher, coupon code or other reward is limited to the value communicated to the selected customer when the reward is allocated.

iii. Customers may redeem vouchers, coupon codes or other rewards directly with the participating partner, subject to that partner's redemption requirements and applicable voucher or coupon terms and conditions.

j. RMBPB will communicate any applicable voucher or coupon code redemption requirements in customer communication, so that customers are made aware of the participating partner's redemption terms, conditions and requirements. This may include, for example, whether the reward must be redeemed in-store or online and whether an RMBPB Card, partner loyalty card or other specified payment or identification method is required.

4. Partner Prizes (Partner Festive Spotlight)

a. Selected eBucks Partners and RMBPB Product Partners will fund a variety of Partner Prizes to surprise and delight eligible customers

b. No action is required to enter the Partner Prize Draws, unless RMBPB communicates a specific requirement for a particular draw. Unlike the eBucks Prize Draws, entry into the Partner Prize Draws is not linked to spend, transactions, use of credit or any other customer activity. Eligible customers will be entered automatically and are not required to register, complete a transaction, increase spend or perform any other activity to qualify for entry, unless otherwise communicated by RMBPB in accordance with these Campaign Rules.

c. One or more random draws will be held in which eligible customers may be selected to receive a voucher, coupon code, gift card, discount code or other reward from a participating eBucks Partner or RMBPB Product Partner.

d. The timing and frequency of prize draws will be determined by RMBPB before each draw.

e. RMBPB may determine reasonable eligibility criteria for each draw before that draw takes place. The criteria may vary by customer

	segment, qualifying card product, account type, customer behaviour relevant to the Campaign, participating partner requirements or other lawful campaign requirements. f. Competition prizes may consist of partner-funded vouchers, coupon codes, gift cards or any other rewards of varying amounts. g. RMBPB will notify the winning customer through an RMBPB App notification or SMS and will provide the applicable voucher or coupon code in that communication. h. The number of winners, prize values, participating partners, eligible card types, draw dates and promotional periods may vary between draws and will be determined by RMBPB. i. Vouchers, coupon codes or other rewards must be redeemed within the validity period communicated to the customer in the message. The applicable expiry date and redemption requirements will be provided when the reward is allocated. j. The redemption of any voucher, coupon code or other reward is limited to the value communicated to the selected customer when the reward is allocated. k. Customers may redeem vouchers, coupon codes or other rewards directly with the participating partner, subject to that partner's redemption requirements and applicable voucher or coupon terms and conditions. l. RMBPB will communicate any applicable voucher or coupon code redemption requirements in the customer communication, so that customers are made aware of the participating partner's redemption terms, conditions and requirements. This may include, for example, whether the reward must be redeemed in-store or online and whether an RMBPB Card, partner loyalty card or other specified payment or identification method is required.
Campaign start date:	00h00 on 01 November 2026
Campaign closes:	23h59 on 31 December 2026 The promoter(s) reserve the right to end or extend the Campaign by amending these Campaign rules. Notice of this amendment will be posted in these rules.

Eligibility: **Who qualifies to take part?**	• All RMBPB Retail, Private, Business Banking, and Staff Debit, Fusion, and Credit Cardholders are eligible to take part in the competition provided they have consented to marketing from RMBPB. • All RMBPB Retail, Private, Business Banking, and Staff Debit, Fusion, and Credit Cardholders are eligible to take part in the competition provided they are in good standing • Eligibility for each draw and/or voucher value may be determined using predefined transactional or behavioural criteria established by RMBPB for that specific draw, where applicable. **Retail, Private & Staff** • You are a natural person over the age of 18. • You are in possession of a valid South African ID book or valid passport for identification purposes. **Business Banking:** • Subject to the excluded persons mentioned below, this campaign is open to all juristic entities (including sole proprietors) with their principal place of business in the Republic of South Africa **All** • Your RMBPB and FirstRand Bank accounts and credit agreements must be active and in good standing to qualify. This means that your accounts and credit agreements must not be overdrawn, in arrears, in default or subject to applicable legal proceedings, as set out in these Campaign Rules. Legal process means any legal proceedings in any court of law involving you and RMBPB or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act. • You are not excluded in the categories of people listed below who cannot take part. By entering this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people.
Who cannot take part?	• Customers who do not meet the eligibility criteria above. • Customers who have not given consent to be marketed to by RMBPB
Data Usage and Privacy Policy	Participants in the Campaign understand and agree that, in order to offer the Campaign, we may collect and use personal information about participants. This personal information may include participants', first name, last name,

	email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Campaign, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of RMBPB Credit Card or RMBPB Fusion Card or RMBPB Debit Card, our members, customers or the public.
General	No correspondence will be entered into regarding either this Campaign or these Rules. In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this Campaign in accordance with applicable law and these Campaign Rules. Any changes will not affect rewards already allocated unless required by law or where necessary to protect the integrity of the Campaign. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. Participants in this Campaign agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance or from participation in this Campaign. The laws of the Republic of South Africa govern this Campaign. If any provision or part of these Rules is deemed void or otherwise unenforceable in law then that provision or part shall be deemed excluded and the remainder of these Rules shall remain in force. Any violation of these Rules will result in the immediate disqualification of the transgressing participant from the Campaign. If the Campaign is terminated due to changes in legislation or other circumstances outside RMBPB 's reasonable control, RMBPB will communicate the termination to affected participants and will treat any rewards already allocated or rights already accrued in accordance with applicable law and these Campaign Rules. The promoter reserves the right to cancel or amend the promotion and these terms and conditions in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter’s control. Any

	changes to the promotion will be notified to entrants as soon as possible by the promoter. We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our campaign material. Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMBPB for the purpose of this campaign. Campaign Participants might be asked to participate in Social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on RMBPB's social media pages as well as in RMBPB Branches. Please note that participation shall not entitle you to remuneration. Participants reserve the right to refuse such participation. If you consent you agree that you will not be entitled to any remuneration for the use of your image. While every reasonable effort is made to ensure the accuracy of Campaign material, any errors or omissions will be corrected as soon as reasonably practicable, and customers will be treated fairly in accordance with applicable legal and regulatory requirements.
Tax Implications	IMPORTANT NOTICE: TAX IMPLICATIONS We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards and eBucks rewards obtained in respect of this incentive. You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards and eBucks rewards due to You for participating in this incentive. You agree that You will not hold Us, RMBPB or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against You or the Bank, including all legal costs on an attorney-and-own-client scale, to the extent to which such damages, claims and fines arise out of or are connected to any taxation relating to Your receipt, transfer or spend of any prize/s, awards and eBucks rewards or the charges in respect thereof.

Rule Amendments	• These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules. Notice of this will change be posted in these rules. • Rules can be found on RMB Private Bank website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Questions about these rules	Email us on care@rmb.co.za
Complaints	Email us at: care@rmb.co.za

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Campaign rules. This means you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for Legal costs mean costs on an attorney and own client scale.
- You also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this Campaign. This means that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign.
- You will protect the promoter(s) from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you: a) breached the Campaign rules or b) took part in this Campaign.

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- The promoter(s) reserve the right to end the Campaign at any time. Where the Campaign is terminated, customers will be treated in accordance with these Campaign Rules and applicable law. Rewards already allocated or rights already accrued will not be affected unless required by law.

- The promoter(s) may amend these Campaign Rules during the Campaign. Material amendments will be communicated to affected customers through the relevant campaign communication channels. Customers should refer to the latest version of the Campaign Rules for the current terms.
- The clauses in these rules are severable. This means that if any clause in these rules is found to be unlawful, it will be removed and the remaining clauses will still apply.
- Where any dates or times need to be calculated in terms of this agreement, the international standard time: GMT plus two hours will be used.
- While the promoter(s) may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, or waive certain requirements, the promoter(s) can still insist on the strict application of any or all of its rights at a later stage. You must not assume that this means that the rules have been changed or that it no longer applies to you.
- You must send all legal notices to RMBPB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg.
- This Campaign and its rules will be governed by the law of the Republic of South Africa regardless of where you live or work, or where or how you enter.
- Participation in this competition does not require customers to increase their spending, utilise available credit, or perform any activity to improve their chances of being selected. Customers remain responsible for complying with the terms and conditions of their credit agreements with RMBPB.